

Information to identify the case:

Debtor 1

Takeyah Wade

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2328

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-25467-JNP**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Takeyah Wade

6/9/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Takeyah Wade
Debtor

Case No. 19-25467-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jun 09, 2023

Form ID: 3180W

Total Noticed: 76

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2023:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Takeyah Wade, 37 Princeton Lane, Willingboro, NJ 08046-2738 |
| cr | + Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514 |
| 518400332 | + Camelot, 198 Camelot Court, Cinnaminson, NJ 08077-1500 |
| 518400363 | ++ EQUIFAX INC, 1550 Peachtree Street NE, Atlanta, GA 30309 address filed with court:, Equifax Information Services, PO Box 740241, Atlanta, GA 30348 |
| 518400367 | + FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184 |
| 518400368 | + FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610 |
| 518400388 | + PSE&G, 80 Park Plaza, Newark, NJ 07102-4194 |
| 518589509 | + Toyota Lease Trust, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jun 09 2023 21:04:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jun 09 2023 21:04:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518400333 | + EDI: CAPITALONE.COM | Jun 10 2023 00:52:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 518400334 | + EDI: CAPITALONE.COM | Jun 10 2023 00:52:00 | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 518400336 | + EDI: CITICORP.COM | Jun 10 2023 00:52:00 | Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 518400335 | + EDI: CITICORP.COM | Jun 10 2023 00:52:00 | Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 518400338 | + EDI: WFNNB.COM | Jun 10 2023 00:52:00 | Comenity Bank/Ann Taylor, Po Box 182273, Columbus, OH 43218-2273 |
| 518400337 | + EDI: WFNNB.COM | Jun 10 2023 00:52:00 | Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 518400339 | + EDI: WFNNB.COM | Jun 10 2023 00:52:00 | Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 518400340 | + EDI: WFNNB.COM | Jun 10 2023 00:52:00 | Comenity Bank/Buckle, Po Box 182789, Columbus, OH 43218-2789 |
| 518400341 | + EDI: WFNNB.COM | Jun 10 2023 00:52:00 | Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 518400342 | + EDI: WFNNB.COM | | |

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|-----------|--|----------------------|---|
| | | Jun 10 2023 00:52:00 | Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789 |
| 518400346 | + EDI: WFNNB.COM | | |
| | | Jun 10 2023 00:52:00 | Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789 |
| 518400345 | + EDI: WFNNB.COM | | |
| | | Jun 10 2023 00:52:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 518400348 | + EDI: WFNNB.COM | | |
| | | Jun 10 2023 00:52:00 | Comenity Capital/Gamestop, Po Box 182120, Columbus, OH 43218-2120 |
| 518400347 | + EDI: WFNNB.COM | | |
| | | Jun 10 2023 00:52:00 | Comenity Capital/Gamestop, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 518400343 | + EDI: WFNNB.COM | | |
| | | Jun 10 2023 00:52:00 | Comenity bank/J Crew, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 518400344 | + EDI: WFNNB.COM | | |
| | | Jun 10 2023 00:52:00 | Comenity bank/J Crew, Po Box 182789, Columbus, OH 43218-2789 |
| 518400352 | + EDI: WFNNB.COM | | |
| | | Jun 10 2023 00:52:00 | ComenityBank/Venus, Po Box 182789, Columbus, OH 43218-2789 |
| 518400351 | + EDI: WFNNB.COM | | |
| | | Jun 10 2023 00:52:00 | ComenityBank/Venus, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 518400349 | EDI: WFNNB.COM | | |
| | | Jun 10 2023 00:52:00 | Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218 |
| 518400350 | + EDI: WFNNB.COM | | |
| | | Jun 10 2023 00:52:00 | Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789 |
| 518400353 | + EDI: CONVERGENT.COM | | |
| | | Jun 10 2023 00:52:00 | Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004 |
| 518400354 | + EDI: CONVERGENT.COM | | |
| | | Jun 10 2023 00:52:00 | Convergent Outsourcing, Inc., Po Box 9004, Renton, WA 98057-9004 |
| 518400355 | + EDI: CCS.COM | | |
| | | Jun 10 2023 00:52:00 | Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679 |
| 518400356 | + EDI: CCS.COM | | |
| | | Jun 10 2023 00:52:00 | Credit Collection Services, Po Box 607, Norwood, MA 02062-0607 |
| 518400359 | EDI: DISCOVER.COM | | |
| | | Jun 10 2023 00:52:00 | Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850 |
| 518400360 | EDI: DISCOVER.COM | | |
| | | Jun 10 2023 00:52:00 | Discover Financial, Pob 15316, Wilmington, DE 19850 |
| 518400357 | + EDI: CITICORP.COM | | |
| | | Jun 10 2023 00:52:00 | Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040 |
| 518400358 | + EDI: CITICORP.COM | | |
| | | Jun 10 2023 00:52:00 | Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040 |
| 518514861 | EDI: Q3G.COM | | |
| | | Jun 10 2023 00:52:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 518400363 | Email/Text: bankruptcycourts@equifax.com | | |
| | | Jun 09 2023 21:03:00 | Equifax Information Services, PO Box 740241, Atlanta, GA 30348 |
| 518400364 | + Email/Text: bknotice@ercbpo.com | | |
| | | Jun 09 2023 21:04:00 | ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412 |
| 518400365 | + Email/Text: bknotice@ercbpo.com | | |
| | | Jun 09 2023 21:04:00 | ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412 |
| 518400362 | + Email/Text: EBN@edfinancial.com | | |
| | | Jun 09 2023 21:03:00 | EdFinancial Services, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359 |
| 518400361 | + Email/Text: EBN@edfinancial.com | | |
| | | Jun 09 2023 21:03:00 | EdFinancial Services, Attn: Bankruptcy, Po Box |

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| | | | 36008, Knoxville, TN 37930-6008 |
| 518400366 | ^ MEBN | Jun 09 2023 20:59:23 | Experian, PO Box 4500, Allen, TX 75013-1311 |
| 518400369 | + EDI: IRS.COM | Jun 10 2023 00:52:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518400371 | + Email/Text: PBNCNotifications@perituservices.com | Jun 09 2023 21:03:00 | Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660 |
| 518400370 | + Email/Text: PBNCNotifications@perituservices.com | Jun 09 2023 21:03:00 | Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 518400373 | Email/Text: bankruptcies@lead.bank | Jun 09 2023 21:03:00 | Lead Bank, 200 N 3rd St, Garden City, MO 64747 |
| 518400372 | Email/Text: bankruptcies@lead.bank | Jun 09 2023 21:03:00 | Lead Bank, Attn: Bankruptcy, 200 N 3rd St, Garden City, MO 64747 |
| 518400375 | Email/PDF: resurgentbknofications@resurgent.com | Jun 09 2023 21:22:49 | LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602 |
| 518400374 | + Email/PDF: resurgentbknofications@resurgent.com | Jun 09 2023 21:22:41 | LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 518400377 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Jun 09 2023 21:11:28 | Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 518400376 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Jun 09 2023 21:22:45 | Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 518400378 | + EDI: NAVIENTFKASMSERV.COM | Jun 10 2023 00:52:00 | Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640 |
| 518400379 | + EDI: MAXMSAIDV | Jun 10 2023 00:52:00 | Navient, Po Box 9635, Wilkes Barre, PA 18773-9635 |
| 518400382 | + EDI: NFCU.COM | Jun 10 2023 00:52:00 | Navy FCU, 820 Follin Lane Se, Vienna, VA 22180-4907 |
| 518400383 | + EDI: NFCU.COM | Jun 10 2023 00:52:00 | Navy FCU, 820 Follin Lane, Vienna, VA 22180-4907 |
| 518400380 | + EDI: NFCU.COM | Jun 10 2023 00:52:00 | Navy FCU, Attn: Bankruptcy Dept, Po Box 3000, Merrifield, VA 22119-3000 |
| 518400381 | + EDI: NFCU.COM | Jun 10 2023 00:52:00 | Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000 |
| 518400384 | + EDI: NFCU.COM | Jun 10 2023 00:52:00 | Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000 |
| 518400385 | + EDI: NFCU.COM | Jun 10 2023 00:52:00 | Navy Federal Credit Union, Po Box 3700, Merrifield, VA 22119-3700 |
| 518400387 | EDI: PRA.COM | Jun 10 2023 00:52:00 | Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502 |
| 518400386 | EDI: PRA.COM | Jun 10 2023 00:52:00 | Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502 |
| 518518416 | EDI: PRA.COM | Jun 10 2023 00:52:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 518492020 | EDI: PRA.COM | Jun 10 2023 00:52:00 | Portfolio Recovery Associates, LLC, c/o Evine Live, POB 41067, Norfolk VA 23541 |
| 518400389 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Jun 09 2023 21:03:00 | State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695 |
| 518401662 | + EDI: RMSC.COM | Jun 10 2023 00:52:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

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| 518400392 | EDI: TDBANKNORTH.COM | Jun 10 2023 00:52:00 | TD Bank, PO Box 219, Lewiston, ME 04243 |
| 518431203 | + Email/Text: bncmail@w-legal.com | Jun 09 2023 21:04:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 518400394 | Email/Text: TFS_Agency_Bankruptcy@toyota.com | Jun 09 2023 21:03:00 | Toyota Financial Services, Atty: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409 |
| 518400391 | + EDI: WTRRN BANK.COM | Jun 10 2023 00:52:00 | Target, Po Box 673, Minneapolis, MN 55440-0673 |
| 518400390 | + EDI: WTRRN BANK.COM | Jun 10 2023 00:52:00 | Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475 |
| 518400393 | Email/Text: TFS_Agency_Bankruptcy@toyota.com | Jun 09 2023 21:03:00 | Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102 |
| 518467099 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Jun 09 2023 21:03:00 | Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 519148715 | Email/PDF: bncnotices@becket-lee.com | Jun 09 2023 21:22:53 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518400395 | ^ MEBN | Jun 09 2023 20:59:32 | TransUnion, PO Box 2000, Chester, PA 19016-2000 |

TOTAL: 69

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2023 at the address(es) listed below:

| Name | Email Address |
|--------------------|--|
| Daniel L Reinganum | on behalf of Debtor Takeyah Wade DanielR@McDowellLegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com |
| Denise E. Carlon | on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Gavin Stewart | on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6